

Fill in this information to identify the case:

Debtor 1 Joyce N. Shertzer

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 1:19-bk-00906-HWV

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association as
Trustee of the Cabana Series III Trust

Court claim no. (if known): 4

Last 4 digits of any number you use to
identify the debtor's account: 2 5 9 5

Date of payment change:
Must be at least 21 days after date
of this notice 04/01/2020

New total payment: \$ 1,227.96
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 280.82 New escrow payment: \$ 300.95

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ % New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1

Joyce N. Shertzer

First Name

Middle Name

Last Name

Case number (if known)

1:19-bk-00906-HWV**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x/s/ Michelle R. Ghidotti-Gonsalves, Esq.

Signature

Date 03/10/2020

Print:

Michelle R. Ghidotti-Gonsalves

First Name

Middle Name

Last Name

Title Agent for Secured Creditor

Company

Ghidotti Berger, LLP

Address

1920 Old Tustin Avenue

Number

Street

Santa Ana

City

CA

State

92705

ZIP Code

Contact phone

949-427-2010

Email

bknotifications@ghidottigberger.com



314 S. Franklin Street, 2nd Floor
P.O. Box 517
Titusville, PA 16354
1-800-327-7861
<https://myloanweb.com/BSI>

Annual Escrow Account Disclosure Statement

ACCOUNT NUMBER: [REDACTED]

004

DATE: 02/20/20



JOYCE N SHERTZER
3520 UNION DEPOSIT RD
HARRISBURG, PA 17109

PROPERTY ADDRESS
3520 UNION DEPOSIT RD
HARRISBURG, PA 17109

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 04/01/2020 THROUGH 03/31/2021.

----- ANTICIPATED PAYMENTS FROM ESCROW 04/01/2020 TO 03/31/2021 -----

HOMEOWNERS INS	\$844.00
PMI	\$293.88
TOWN	\$902.85
SCHOOL	\$1,417.01
TOTAL PAYMENTS FROM ESCROW	\$3,457.74
MONTHLY PAYMENT TO ESCROW	\$288.14

----- ANTICIPATED ESCROW ACTIVITY 04/01/2020 TO 03/31/2021 -----

ANTICIPATED PAYMENTS				ESCROW BALANCE COMPARISON	
MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
			STARTING BALANCE -->	\$1,316.27	\$1,470.06
APR	\$288.14	\$844.00	HOMEOWNERS INS	\$760.41	\$914.20
		\$24.49	PMI	\$735.92	\$889.71
MAY	\$288.14	\$24.49	PMI	\$999.57	\$1,153.36
JUN	\$288.14	\$24.49	PMI	\$1,263.22	\$1,417.01
JUL	\$288.14	\$24.49	PMI	\$1,526.87	\$1,680.66
AUG	\$288.14	\$24.49	PMI	\$1,790.52	\$1,944.31
		\$1,417.01	SCHOOL	L1-> \$373.51	L2-> \$527.30
SEP	\$288.14	\$24.49	PMI	\$637.16	\$790.95
OCT	\$288.14	\$24.49	PMI	\$900.81	\$1,054.60
NOV	\$288.14	\$24.49	PMI	\$1,164.46	\$1,318.25
DEC	\$288.14	\$24.49	PMI	\$1,428.11	\$1,581.90
JAN	\$288.14	\$24.49	PMI	\$1,691.76	\$1,845.55
FEB	\$288.14	\$24.49	PMI	\$1,955.41	\$2,109.20
MAR	\$288.14	\$24.49	PMI	\$2,219.06	\$2,372.85
		\$902.85	TOWN	\$1,316.21	\$1,470.00

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (L1) IS LESS THAN THE REQUIRED BALANCE (L2), THEN YOU HAVE AN ESCROW SHORTAGE. **YOUR ESCROW SHORTAGE IS \$153.79.**

CALCULATION OF YOUR NEW PAYMENT

PRIN & INTEREST	\$927.01
ESCROW PAYMENT	\$288.14

***** Continued on reverse side *****



Loan Number: [REDACTED]
Statement Date: 02/20/20
Escrow Shortage: \$153.79

Important: Please return this coupon with your check.

BSI FINANCIAL SERVICES
314 S. Franklin Street, 2nd Floor
P.O. Box 517
Titusville, PA 16354

Escrow Payment Options

I understand that my taxes and/or insurance has increased and that my escrow account is short \$153.79. I have enclosed a check for:

- ☐ **Option 1:** \$153.79, the total shortage amount. I understand that if this is received by 04/01/2020 my monthly mortgage payment will be \$1,215.15 starting 04/01/2020.
- ☐ **Option 2:** \$_____, part of the shortage. I understand that the rest of the shortage will be divided evenly and added to my mortgage payment each month.
- ☐ **Option 3:** You do not need to do anything if you want to have all of your shortage divided evenly among the next 12 months.

Please make you check payable to: **BSI FINANCIAL SERVICES** and please include your loan number on your check.

***** Continued from front *****

CALCULATION OF YOUR NEW PAYMENT

SHORTAGE PYMT \$12.81
NEW PAYMENT EFFECTIVE 04/01/2020 \$1,227.96
YOUR ESCROW CUSHION FOR THIS CYCLE IS \$527.30.

ACCOUNT HISTORY

THIS HISTORY STATEMENT COMPARES YOUR PRIOR ANALYSIS CYCLE PROJECTED ESCROW ACTIVITY TO THE ACTUAL ESCROW ACTIVITY BEGINNING 04/01/2019 AND ENDING 03/31/2020. IF YOUR LOAN WAS PAID-OFF, ASSUMED OR TRANSFERRED DURING THIS PRIOR CYCLE, OR THE COMPUTATION YEAR IS BEGING CHANGED, ACTUAL ACTIVITY STOPS AT THAT POINT. THIS STATEMENT IS INFORMATION ONLY AND REQUIRES NO ACTION ON YOUR PART.

YOUR PAYMENT BREAKDOWN AS OF 04/01/2019 IS:

PRIN & INTEREST \$927.01
ESCROW PAYMENT \$280.82
BORROWER PAYMENT \$1,207.83

PAYMENTS TO ESCROW			PAYMENTS FROM ESCROW			ESCROW BALANCE	
MONTH	PRIOR PROJECTED	ACTUAL	PRIOR PROJECTED	ACTUAL	DESCRIPTION	PRIOR PROJECTED	ACTUAL
					STARTING BALANCE	\$1,404.17	\$4,254.41-
APR	\$280.82	\$277.25 *	\$788.00		HOMEOWNERS INS	\$872.50	\$4,845.65-
APR				\$24.49 *	PMI		
APR			\$24.49		PMI		
APR				\$844.00	HOMEOWNERS INS		
MAY	\$280.82	\$277.25 *	\$24.49		PMI	\$1,128.83	\$4,592.89-
MAY				\$24.49	PMI		
JUN	\$280.82	\$277.25 *	\$24.49		PMI	\$1,385.16	\$4,340.13-
JUN				\$24.49	PMI		
JUL	\$280.82	\$277.25 *	\$24.49		PMI	\$1,641.49	\$4,087.37-
JUL				\$24.49	PMI		
AUG	\$280.82	\$277.25 *	\$24.49		PMI	T-> \$512.66	A-> \$5,251.62-
AUG				\$24.49 *	PMI		
AUG			\$1,385.16		SCHOOL		
AUG				\$1,417.01	SCHOOL		
SEP	\$280.82	\$277.25 *	\$24.49		PMI	\$768.99	\$4,998.86-
SEP				\$24.49	PMI		
OCT	\$280.82	\$277.25 *	\$24.49		PMI	\$1,025.32	\$4,746.10-
OCT				\$24.49	PMI		
NOV	\$280.82	\$554.50 *	\$24.49		PMI	\$1,281.65	\$4,216.09-
NOV				\$24.49	PMI		
DEC	\$280.82	\$0.00 *	\$24.49		PMI	\$1,537.98	\$4,240.58-
DEC				\$24.49	PMI		
JAN	\$280.82	\$723.00 *	\$24.49		PMI	\$1,794.31	\$3,542.07-
JAN				\$24.49	PMI		
FEB	\$280.82	\$0.00	\$24.49		PMI	\$2,050.64	\$3,566.56-
FEB				\$24.49	PMI		
MAR	\$280.82	\$0.00	\$24.49		PMI	\$1,404.12	\$3,566.56-
MAR			\$902.85		TOWN		
	\$3,369.84	\$3,218.25	\$3,369.89	\$2,530.40			

UNDER FEDERAL LAW, WHEN YOUR ACTUAL ESCROW BALANCE REACHED THE LOWEST POINT, THAT BALANCE WAS TARGETED NOT TO EXCEED 1/6TH OF THE ANNUAL PROJECTED DISBURSEMENTS. YOUR LOAN DOCUMENTS OR STATE LAW MAY SPECIFY THAT YOUR LOWEST BALANCE MUST BE A LOWER AMOUNT THAN THE FEDERAL LAW ALLOWS.

UNDER YOUR MORTGAGE CONTRACT OR STATE OR FEDERAL LAW, YOUR TARGETED LOW POINT BALANCE (T) WAS \$512.66. YOUR ACTUAL LOW POINT ESCROW BALANCE (A) WAS \$5,251.62-.

BY COMPARING THE ANTICIPATED ESCROW TRANSACTIONS WITH THE ACTUAL TRANSACTIONS YOU CAN DETERMINE WHERE A DIFFERENCE MAY HAVE OCCURRED. AN ASTERISK (*) INDICATES A DIFFERENCE IN EITHER THE AMOUNT OR DATE OF THE PROJECTED ACTIVITY THAT HAS NOT YET OCCURRED DUE TO THE DATE OF THIS STATEMENT.

IF THERE ARE NO PRIOR PAYMENTS TO OR FROM ESCROW SHOWN, THERE WAS NO PRIOR PROJECTION TO WHICH THE ACTUAL ACTIVITY COULD BE COMPARED.

Determining your Shortage or Surplus**Shortage:**

Any shortage in your escrow account is usually caused by one the following items:

- An increase, if any, in what was paid for insurance and/or taxes from your escrow account.
- A projected increase in taxes for the upcoming year.
- The number of months elapsed from the time of these disbursements to the new payment effective date.

Shortages are divided evenly of the next twelve months. To reduce the increase in your monthly payment, the shortage can be paid either partially or in full.

Surplus:

A surplus in your escrow account is usually caused by one the following items:

- The insurance/taxes paid during the past year were lower than projected.
- A refund was received from the taxing authority or insurance carrier.
- Additional funds were applied to your escrow account.

If your surplus is \$50.00 or greater and your loan was contractually current at the time when the analysis was run or calculated, a check will be sent to you. If your surplus is less than \$50.00, the funds will be retained in your escrow account.



314 S. Franklin Street, 2nd Floor
P.O. Box 517
Titusville, PA 16354

1-800-327-7861

<https://myloanweb.com/BSI>

ACCOUNT NUMBER: 1461062595

JOYCE N SHERTZER
3520 UNION DEPOSIT RD
HARRISBURG, PA 17109

PROPERTY ADDRESS
3520 UNION DEPOSIT RD
HARRISBURG, PA 17109

Annual PMI Notification (originated after 7-29-99)

Private Mortgage Insurance: Your mortgage loan requires private mortgage insurance ("PMI"). The premium for the insurance is added to your loan payments. PMI protects lenders against financial loss when borrowers default. Under certain circumstances, federal law gives you the right to cancel PMI or requires that PMI automatically terminate. Cancellation or termination of PMI does not affect any obligation you may have to maintain other types of insurance.

Borrower Requested Cancellation of PMI: You have the right to request that PMI be canceled on or after either of these dates:

- (1) the date the principal balance of your loan is first scheduled to reach 80% of the original value of the property or
- (2) the date the principal balance actually reaches 80 % of the original value of the property.

PMI will only be canceled on these dates if:

- (1) you submit a written request for cancellation;
- (2) you have a good payment history; and
- (3) we receive, if requested and at your expense, evidence that the value of the property has not declined below its original value and certification that there are no subordinate liens on the property.

A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the cancellation date.

"Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed.

Automatic Termination of PMI: If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first scheduled to reach 78% of the original value of the property. If you are not current on your loan payments as of that date, PMI will automatically terminate when you thereafter become current on your payments.

In any event, PMI will not be required on your mortgage loan beyond the date that is the midpoint of the amortization period for the loan if you are current on your payments on that date.

CERTIFICATE OF SERVICE

On March 10, 2020, I served the foregoing document described as *Notice of Mortgage Payment Change* on the following individuals by electronic means through the Court's ECF program:

COUNSEL(S) FOR DEBTOR(S)

Gary J Imblum gary.imblum@imblumlaw.com, gary.imblum@ecf.inforuptcy.com,
carol.shay@ecf.inforuptcy.com, sharlene.miller@ecf.inforuptcy.com,
bernadette.davis@ecf.inforuptcy.com, gary.j.imblum@ecf.inforuptcy.com,
imblumgr82281@notify.bestcase.com

TRUSTEE

U.S. Trustee ustpreion03.ha.ecf@usdoj.gov
Charles J DeHart, III TWecf@pamd13trustee.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ricardo Becker
Ricardo Becker

On March 10, 2020, I served the foregoing documents described as *Notice of Mortgage Payment Change* on the following individuals by depositing true copies thereof in the United States mail at North Miami Beach, FL, enclosed in a sealed envelope, with postage paid, addressed as follows:

Debtor
Joyce N. Shertzer
3520 Union Deposit Road
Harrisburg, PA 17109

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Ricardo Becker
Ricardo Becker